

Information to identify the case:

Debtor 1	<u>Maryellen McNama-Bailly</u>	Social Security number or ITIN	xxx-xx-2025
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	21-17879-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maryellen McNama-Bailly

5/30/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maryellen McNama-Bailly
Debtor

Case No. 21-17879-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: May 30, 2023

Form ID: 3180W

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID	Recipient Name and Address
db	+ Maryellen McNama-Bailly, 125 Belshaw Avenue, Eatontown, NJ 07724-2934
cr	+ Alfred Vail Mutual Association, Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
519499351	+ Alfred Vail Mutual Association, c/o Cutolo Barros LLC, 45-50 Throckmorton Street, Freehold, NJ 07728-1946
519326356	+ Anderson D. Harkow, Esq., 96 Linwood Avenue #362, Fort Lee, NJ 07024-3701
519326357	+ Benjamin Bailly, 415 Plum Street, Edwardsville, IL 62025-2055
519344721	+ Elizabeth McNama, 125 Belshaw Avenue, Eatontown, NJ 07724-2934
519326364	+ Javen Powers, 6805 S. Field Street, Apt. 201, Littleton, CO 80128-4097
519326365	+ Lancer Investments, LLC, 1556 Juno Isles Blvd, North Palm Beach, FL 33408-2415
519326366	+ Laura Barnes-Cruz, 4974 Gami Way, Colorado Springs, CO 80911-3885
519326370	+ Purr n Pooch, Inc., 80 Gilbert Street West, Red Bank, NJ 07701-4918
519326374	+ Rachel Oliervio, 119 10th Street SW, Rugby, ND 58368-2409
519326376	Resurgent Capital Services, Care Of Resurgent Capital Serv, Greenville, SC 29602
519326377	+ Ruth Cirrincione, 2958 Rockbridge Road, Marietta, GA 30066-3563
519326378	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
519326382	TD Bank, N.A., Td Bank Usbc, Greenville, SC 29607
519326383	+ The Alfred Vail Mutual Association, 17 Barker Avenue, Eatontown, NJ 07724-2901
519326384	The Alfred Vail Mutual Association, Stark & Stark, PO Box 5315, Princeton, NJ 08543-5315
519326385	+ Tiffani Powers, 6805 S. Field Street, Apt. 201, Littleton, CO 80128-4097

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2023 22:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 30 2023 22:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519326358	+ EDI: CAPONEAUTO.COM	May 31 2023 02:35:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519326359	EDI: CAPONEAUTO.COM	May 31 2023 02:35:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
519330489	+ EDI: AISACG.COM	May 31 2023 02:35:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519353203	+ EDI: AISACG.COM	May 31 2023 02:35:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519326361	+ EDI: CITICORP.COM	May 31 2023 02:35:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: May 30, 2023

Form ID: 3180W

Total Noticed: 46

519326360	+ EDI: CITICORP.COM	May 31 2023 02:35:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519326362	+ EDI: WFNNB.COM	May 31 2023 02:35:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
519326363	EDI: IRS.COM	May 31 2023 02:35:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
519459148	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2023 23:00:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519348828	+ Email/Text: bankruptcydpt@mcmcg.com	May 30 2023 22:49:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519326369	+ Email/Text: bankruptcydpt@mcmcg.com	May 30 2023 22:49:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
519326368	+ Email/Text: bankruptcydpt@mcmcg.com	May 30 2023 22:49:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519457551	EDI: PRA.COM	May 31 2023 02:35:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519326371	+ Email/Text: laura@redbanklaw.com	May 30 2023 22:48:00	Purr n Pooch, Inc., c/o McKenna Dupont Higgins Stone, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
519351304	EDI: Q3G.COM	May 31 2023 02:35:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519326372	+ Email/Text: bankruptcyteam@quickenloans.com	May 30 2023 22:49:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519326373	+ Email/Text: bankruptcyteam@quickenloans.com	May 30 2023 22:49:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519326375	+ Email/PDF: resurgentbknotifications@resurgent.com	May 30 2023 23:00:47	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519338141	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2023 23:00:16	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519344720	+ Email/Text: bankruptcyteam@quickenloans.com	May 30 2023 22:49:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
519348647	+ Email/Text: bankruptcyteam@quickenloans.com	May 30 2023 22:49:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519326968	+ EDI: RMSC.COM	May 31 2023 02:35:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519326379	+ EDI: RMSC.COM	May 31 2023 02:35:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519326380	+ EDI: RMSC.COM	May 31 2023 02:35:00	Synchrony Bank/PC Richards & Sons, C/o Po Box 965036, Orlando, FL 32896-0001
519326381	EDI: TDBANKNORTH.COM	May 31 2023 02:35:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
519332402	^ MEBN	May 30 2023 22:42:09	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: May 30, 2023

Form ID: 3180W

Total Noticed: 46

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519326367	##+	Luke Bailly, 2129 Wagon Gap Trail, Monument, CO 80132-7178

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jennifer M. Kurtz	on behalf of Creditor Alfred Vail Mutual Association jkurtz@cutolobarros.com eCourts@cutolobarros.com
Robert Cameron Legg	on behalf of Debtor Maryellen McNama-Bailly court docs@oliverandlegg.com; legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6